Case 08-12645 Doc 1 B1 (Official Form 1) (1/08)		Entered 05 Page 1 of 3	/16/08 18:28:40 5	Des	c Main
	ites Bankruptcy C on District of Illino	ourt		Volu	ntary Petition
Name of Debtor (if individual, enter Last, First, Midd Adams, Lauren D			or (Spouse) (Last, First, M		
· · · · · · · · · · · · · · · · · · ·		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Taxpayer I. EIN (if more than one, state all): 2306	D. (ITIN) No./Complete	Last four digits of S EIN (if more than o	Soc. Sec. or Individual-Tax one, state all):	payer I.D.	(ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State & 7004 S Maplewood Ave	Zip Code):	Street Address of J	oint Debtor (No. & Street,	City, State	& Zip Code):
Chicago, IL	ZIPCODE 60629-1937	1		ZI	PCODE
County of Residence or of the Principal Place of Busi		County of Residence	ee or of the Principal Place		
Mailing Address of Debtor (if different from street ad	ldress)	Mailing Address of	Joint Debtor (if different f	from street	address):
Γ	ZIPCODE	-		ZI	PCODE
Location of Principal Assets of Business Debtor (if di		pove):			
				ZI	PCODE
Type of Debtor (Form of Organization)	Nature of B (Check one				ode Under Which heck one box.)
(Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) ☐ Health Care Business ☐ U.S.C. § 101(51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank		te as defined in 11 Chapter 7 Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 12 Chapter 13 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding			nition of a Foreign Proceeding er 15 Petition for nition of a Foreign ain Proceeding
	Other			heck one b	
	(Check box, if a	Tax-Exempt Entity (Check box, if applicable.) is a tax-exempt organization under of the United States Code (the debts, defined § 101(8) as "in individual print personal, family			business debts.
Filing Fee (Check one box	χ)		Chapter 11 Del	btors	
 ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to attach signed application for the court's considerati is unable to pay fee except in installments. Rule 10 3A. 	Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.				
Filing Fee waiver requested (Applicable to chapter attach signed application for the court's consideration	Check all applicable boxes: A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).				
Statistical/Administrative Information Debtor estimates that funds will be available for destinates that, after any exempt property in distribution to unsecured creditors.			will be no funds available	for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors 1-49 50-99 100-199 200-999 1,000 5,000		,001- 25,001- ,000 50,000] Over 00,000	
Estimated Assets		, .			

					ZI	PCODE
Type of Debtor (Form of Organization)	Nature of (Check or			•		ode Under Which Theck one box.)
(Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities,	☐ Health Care Business ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker			✓ Chapter 7 ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 11 ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding		nition of a Foreign Proceeding er 15 Petition for nition of a Foreign
check this box and state type of entity below.)	Clearing Bank Other Tax-Exem (Check box, if Debtor is a tax-exemp Title 26 of the United Internal Revenue Cod	f applicable.) pt organization un l States Code (the	nder		U.S.C. ed by an y for a	
Filing Fee (Check one box) ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to in attach signed application for the court's consideration is unable to pay fee except in installments. Rule 1006 3A.	ndividuals only). Must on certifying that the debtor	Debtor is a Check if:	a small bus not a small	Chapter 11 E siness debtor as defin business debtor as d oncontingent liquida in \$2,190,000.	ned in 11 U.S lefined in 11	
attach signed application for the court's consideration. See Official Form 3B.			ces of the p	with this petition		m one or more classes of
Statistical/Administrative Information ☐ Debtor estimates that funds will be available for dis ✓ Debtor estimates that, after any exempt property is distribution to unsecured creditors.			, there will	be no funds availabl	e for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	5,001-	0,001-		50,001- 100,000	Over 100,000	
Estimated Assets	0,001 to \$10,000,001 \$] \$100,000,0 to \$500 mil		More than \$1 billion	
Estimated Liabilities] \$100,000,0 to \$500 mil	01 \$500,000,001 lion to \$1 billion	More than \$1 billion	

(This page must be completed and filed in every case)	Adams, Lauren D		
Prior Bankruptcy Case Filed Within Last	8 Years (If more than two	o, attach additional sheet)	
Location Where Filed: None	Case Number: Date Filed:		
Location Where Filed:	Case Number: Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debto	or (If more than one, attach additional sheet)	
Name of Debtor: None	Case Number: Date Filed:		
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	whose de I, the attorney for the pe that I have informed the chapter 7, 11, 12, or explained the relief ava	Exhibit B completed if debtor is an individual buts are primarily consumer debts.) etitioner named in the foregoing petition, declar e petitioner that [he or she] may proceed under 13 of title 11, United States Code, and have italiable under each such chapter. I further certification the notice required by § 342(b) of the	
	X /s/ Troy L Gleaso	on 5/16/08	
	Signature of Attorney for	Debtor(s) Date	
Exhi (To be completed by every individual debtor. If a joint petition is filed, e Exhibit D completed and signed by the debtor is attached and ma If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	nde a part of this petition.		
		ssets in this District for 180 days immediately	
☐ There is a bankruptcy case concerning debtor's affiliate, general	partner, or partnership per	nding in this District.	
Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an act	tion or proceeding [in a federal or state court]	
Certification by a Debtor Who Reside		dential Property	
(Check all app Landlord has a judgment against the debtor for possession of debtor	olicable boxes.) otor's residence. (If box ch	necked, complete the following.)	
(Name of landlord or less	or that obtained judgment)	
(Address of lar	ndlord or lessor)		
Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for pos			

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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Name of Debtor(s):

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filing of the petition.

Voluntary Petition

Doc 1

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Document

Lauren D Adams

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Adams, Lauren D

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Lauren D Adams

Signature of Debtor

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 16, 2008

Date

X

Signature of Attorney*

X /s/ Troy L Gleason

Signature of Attorney for Debtor(s)

Troy L Gleason 6276510

Printed Name of Attorney for Debtor(s)

Gleason & Gleason

Firm Name

77 W Washington, Ste 1218

Address

Chicago, IL 60602

(312) 578-9530

Telephone Number

May 16, 2008

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual		
Printed Name of Authorized Individual		
Fitle of Authorized Individual		

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

^{*}In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

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using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by $\S 342(b)$ of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
X	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	_
Certificate of the Debtor	

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Adams, Lauren D	X /s/ Lauren D Adams	5/16/2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Case 08-12645 Official Form 1, Exhibit D (10/06)

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Page 6 of 35 Document **United States Bankruptcy Court**

Northern District of Illinois

IN RE:	Case No
Adams, Lauren D	Chapter 7
Debtor(s)	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities. Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed. 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Lauren D Adams

Date: May 16, 2008

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Northern District of Illinois

IN RE:	Case No
Adams, Lauren D	Chapter 7
Debtor(3)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 1,300.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ 11,825.09	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 284.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 569.00
	TOTAL	17	\$ 1,300.00	\$ 11,825.09	

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IN RE:	Case No.
Adams, Lauren D	Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Debtor(s)

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$	284.00
Average Expenses (from Schedule J, Line 18)	\$	569.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	8	500.67

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$	0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.0)	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$	0.00
4. Total from Schedule F		\$	11,825.09
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$	11,825.09

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Debtor(s)

IN RE Adams, Lauren D

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Case No.

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL 0.00

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(If known)

IN RE Adams, Lauren D

Debtor(s)

Case No. _

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on Hand		50.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Misc. Household Goods		850.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Pictures, Cds, and Other Collectibles		150.00
6.	Wearing apparel.		Used Clothing		200.00
7.	Furs and jewelry.		Misc. Costume Jewelry		50.00
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Х			

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Case No. _

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	Х			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	Х			

IN RE Adams, Lauren D

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SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize. 	XXX			
		TO	ГАТ	1,300.00

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IN RE Adams, Lauren D

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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects	the exemptions to	o which	debtor is	entitled under:
(Check one box)	=			

Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Cash on Hand	735 ILCS 5 §12-1001(b)	50.00	50.0
Misc. Household Goods	735 ILCS 5 §12-1001(b)	850.00	850.0
Books, Pictures, Cds, and Other Collectibles	735 ILCS 5 §12-1001(b)	150.00	150.0
Jsed Clothing	735 ILCS 5 §12-1001(a)	200.00	200.00
lisc. Costume Jewelry	735 ILCS 5 §12-1001(b)	50.00	50.0

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IN RE Adams, Lauren D

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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			Value \$					
ACCOUNT NO.								
			77.1 · · ·	_				
			Value \$					
ACCOUNT NO.	-							
			Value \$					
ACCOUNT NO.								
TREESENT NO.	1							
			Value \$					
	-	•		Sut			1.	
0 continuation sheets attached			(Total of th				\$	\$
			(Use only on la		Tot pag		\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related

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IN RE Adams, Lauren D

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Debtor(s)

Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER.

DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, OR COMMUNI	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGEN	UNLIQUIDATE	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 38017303			Open account opened 4/07				
Aarow Financial Services 5996 W Touhy Ave Niles, IL 60714-4610							
ACCOUNT NO.	H		Assignee or other notification for:				930.00
Hsbc Nv Attn: Banktruptcy PO Box 5213 Carol Stream, IL 60197-5213			Aarow Financial Services				
ACCOUNT NO. D1429155n1			Open account opened 11/06				
Acct Rec Svc 3031 N 114th St Milwaukee, WI 53222-4208							904.00
ACCOUNT NO.			Assignee or other notification for:				
US Cellular Write Off Team 5117 W Terrace Dr Madison, WI 53718-8344			Acct Rec Svc				

5 continuation sheets attached

Subtotal (Total of this page)

1,834.00

Total

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Adams, Lauren D

Case No. _

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Revolving credit card charges incurred over the				
Carson Pirie And Scott Retail Services PO Box 15521 Wilmington, DE 19850-5521			past several years.				200.00
ACCOUNT NO. 4762955			Medical or Dental Services				
Central Dupage Hospital 25 N Winfield Rd Winfield, IL 60190							
ACCOUNT NO. 11858001			Open account opened 5/05				286.25
Collect Sys 8 S Michigan Ave Ste 618 Chicago, IL 60603-3469			open account opened over				150.00
ACCOUNT NO.	F		Assignee or other notification for:				130.00
Trinity Hospital 2320 E 93rd St Chicago, IL 60617-3983	-		Collect Sys				
ACCOUNT NO. 170L39083-0			Medical or Dental Services				
Genesis Clinical Laboratory 7222 W Cermak Rd Ste 301 North Riverside, IL 60546-1423							86.32
ACCOUNT NO. 40958			Installment account opened 6/05				00.32
Great American Finance 205 W Wacker Dr Chicago, IL 60606-1216			•				4 552 00
ACCOUNT NO. 31306285	H		Medical or Dental Services	H			1,552.00
Holy Cross Hospital 2701 W 68th St Chicago, IL 60629-1813	-						75.00
Sheet no. 1 of 5 continuation sheets attached to				Sub			
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Contain Liabilities and Palate	T t als tatis	Tota o o tica	al n al	\$ 2,349.57

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Summary of Certain Liabilities and Related Data.) \$

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IN RE Adams, Lauren D

_ Case No. _ Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	medolemeco	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9742983			Open account opened 4/07					
Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487-9356								625.00
ACCOUNT NO.			Assignee or other notification for:					023.00
Midwest Neoped Associates Ltd PO Box 2686 Carol Stream, IL 60132-0001			Illinois Collection Se					
ACCOUNT NO. 1879372			Installment account opened 8/06	1	1			
Medical Collections Sy Suite 501 Chicago, IL 60607								522.00
ACCOUNT NO.			Assignee or other notification for:		ł			532.00
Emergency Room Care Provider SC Dept 4034 PO Box 3065 Hinsdale, IL 60522-3065			Medical Collections Sy					
ACCOUNT NO. 00390680432768000001	t		Utility or Cellular Service					
Miracle Financial Inc PO Box 505 Linden, MI 48451-0505								534.27
ACCOUNT NO.			Assignee or other notification for:				ł	334.27
Verizon Wireless 2000 Corporate Dr 3rd Fl Orangeburg, NY 10962-2634			Miracle Financial Inc					
ACCOUNT NO. 3878949	+		Open account opened 1/04	+	\dagger		+	
ProfessnI Acct Mgmt In 2040 W Wisconsin Ave Milwaukee, WI 53233-2098								
								48.00
Sheet no. 2 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claim			(Tota	Su al of this		ota age		1,739.27
					т	'ota	ı	

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Adams, Lauren D

Case No. _ Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:		l		
Chex Systems 7805 Hudson Rd Ste 100 Saint Paul, MN 55125-1595	-		ProfessnI Acct Mgmt In				
ACCOUNT NO.			Assignee or other notification for:				
Tcf Bank 800 Burr Ridge Pkwy Burr Ridge, IL 60527-6486			ProfessnI Acct Mgmt In				
ACCOUNT NO.			Assignee or other notification for:				
Telecheck 5251 Westheimer Rd Houston, TX 77056-5412			ProfessnI Acct Mgmt In				
ACCOUNT NO. 710407509			Medical or Dental Services		l		
Saint Anthony Hospital 2875 W 19th St Chicago, IL 60623-3501							204 21
ACCOUNT NO. 5121075036333669			Revolving account opened 9/04		l		381.25
Sears/cbsd PO Box 20363 Kansas City, MO 64195-0363							
ACCOUNT NO. 504994014989			Revolving account opened 9/04				1,094.00
Sears/cbsd PO Box 20363 Kansas City, MO 64195-0363							
ACCOUNT NO. 5121-0750-3633-3669			Open account opened 1/07				942.00
Sherman Acquisitions PO Box 10587 Greenville, SC 29603-0587							1,310.00
Sheet no. 3 of 5 continuation sheets attached to				Sul			
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of		pag Tot		\$ 3,727.25
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the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Adams, Lauren D

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:					
Central Credit Services Collection Agency PO Box 15118 Jacksonville, FL 32239-5118			Sherman Acquisitions					
ACCOUNT NO.			Assignee or other notification for:					
Credit Control PO Box 4635 Chesterfield, MO 63006-4635			Sherman Acquisitions					
ACCOUNT NO.			Assignee or other notification for:					
Sears Sears Gold Mastercard			Sherman Acquisitions					
ACCOUNT NO. 5049940149890773			Open account opened 4/07					
Sherman Acquisitions PO Box 10587 Greenville, SC 29603-0587								1,025.00
ACCOUNT NO.			Assignee or other notification for:					1,023.00
Alliance One 1160 Centre Pt Sr, Ste 1 Saint Paul, MN 55170-0001			Sherman Acquisitions					
ACCOUNT NO. LVNV Funding PO Box 10584 Greenville, SC 29603-0584	-		Assignee or other notification for: Sherman Acquisitions					
ACCOUNT NO. Sears			Assignee or other notification for: Sherman Acquisitions					
Sheet no. 4 of 5 continuation sheets attached to					Sub	tot	al	
Schedule of Creditors Holding Unsecured Nonpriority Claims				(Total of th				\$ 1,025.00

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(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Adams, Lauren D

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(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIOUIDATED	DISPITTED	DISPOIED	AMOUNT OF CLAIM
ACCOUNT NO. 6008892484794017			Open account opened 12/06		t	T		
Sherman Acquisitions PO Box 10587 Greenville, SC 29603-0587								598.00
ACCOUNT NO.			Assignee or other notification for:		H			330.00
Jc Penney/ Ge Money Attn: Bankruptcy 4125 Windward Plz Bldg 300 Alpharetta, GA 30005-8738			Sherman Acquisitions					
ACCOUNT NO. 7714100316137967			Open account opened 12/06			l	t	
Sherman Acquisitions For Sam's Club PO Box 10587 Greenville, SC 29603-0587								552.00
ACCOUNT NO.			Assignee or other notification for:					
Sam's Club/ GE Capital PO Box 981400 El Paso, TX 79998-1400			Sherman Acquisitions					
ACCOUNT NO.	_							
ACCOUNT NO.	-							
ACCOUNT NO.	_			+				
Sheet no 5 of 5 continuation sheets attached to				Sul	nto:	tol		
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o				\$	1,150.00

Schedule of Creditors Holding Unsecured Nonpriority Claims

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(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

11,825.09

B6G (Official 1998) 08,12645	Doc 1	Filed 05/16/08	Entered 05/16/08 18:28:40	Desc Main	
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IN RE Adams Lauren D			Case No.		

Debtor(s)

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.		

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IN RE Adams, Lauren D			9	Case No.	

Debtor(s)

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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(If known)

IN RE Adams, Lauren D

Debtor(s)

Case No.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	DEPEN	NDENTS OF DEBTOR AND	SPOUSE			
Single	RELATIONSHIP(S): Daughter				AGE(S): 2.5	
EMPLOYMENT:	DEBTOR		Ç1	POUSE		
	DEBTOR		31	POUSE		
Occupation Name of Employer How long employed Address of Employer	loyed					
	rage or projected monthly income at time ca			DEBTOR	SPO	OUSE
 Current monthly gross wa Estimated monthly overting 	ges, salary, and commissions (prorate if not me	paid monthly)	\$ \$		\$ 	
3. SUBTOTAL			\$	0.00	\$	
4. LESS PAYROLL DEDU a. Payroll taxes and Social			\$		\$	
b. Insurancec. Union dues			\$		\$	
			\$		\$	
u. Other (specify)			\$		\$ \$	
5. SUBTOTAL OF PAYRO	OLL DEDUCTIONS		\$	0.00	\$	
6. TOTAL NET MONTHI	LY TAKE HOME PAY		\$	0.00	\$	
	ration of business or profession or farm (atta	ch detailed statement)	\$		\$	
8. Income from real property	ÿ		\$		\$	
9. Interest and dividends	r support payments payable to the debtor for	the debter's use or	\$		\$	
that of dependents listed abo		the debtor's use or	\$		s	
11. Social Security or other			Ť			
(Specify) Public Aid			\$	284.00	\$	
10 P			\$		\$	
12. Pension or retirement inc13. Other monthly income	come		\$		\$	
			\$		\$	
			\$		\$	
			\$		\$	
14. SUBTOTAL OF LINE	S 7 THROUGH 13		\$	284.00	\$	
15. AVERAGE MONTHL	Y INCOME (Add amounts shown on lines	6 and 14)	\$	284.00	\$	
1. COMPINED AVERAGE	CE MONITHI MINICONTE ACTUAL	1 6 3 47				
	GE MONTHLY INCOME: (Combine colupeat total reported on line 15)	mn totals from line 15;		\$	284.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

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IN RE Adams, Lauren D

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Debtor(s)

Case No. _

(If known)

SCHEDULE J -	CURRENT	EXPENDITURES	S OF INDIV	IDUAL	DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate an quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deduction Form22A or 22C.	y payments tions from	made biweekly, income allowed
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a expenditures labeled "Spouse."	separate	schedule of
1. Don't on house months are manuscript (in classed a late months of four modells house)	¢	
1. Rent or home mortgage payment (include lot rented for mobile home)	э	
a. Are real estate taxes included? Yes No ✓		
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	
b. Water and sewer	\$	
c. Telephone	\$	
d. Other	\$	
d. outer	- φ	
2. Home maintanance (someins and unkeam)	– φ ——	
3. Home maintenance (repairs and upkeep)	ф —	004.00
4. Food	\$	284.00
5. Clothing	\$	50.00
5. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	35.00
3. Transportation (not including car payments)		100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		25.00
10. Charitable contributions	<u>¢</u> —	
	Ψ	
11. Insurance (not deducted from wages or included in home mortgage payments)	Ф	
a. Homeowner's or renter's		
b. Life	\$	
c. Health	\$	
d. Auto	\$	
e. Other	\$	
	- <u>\$</u>	
12. Taxes (not deducted from wages or included in home mortgage payments)	_ ~	
	•	
(Specify)	– 🌣 ——	
	- ₂	
3. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	
b. Other	_ \$	
	\$	
4. Alimony, maintenance, and support paid to others	- <u>\$</u>	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	Ψ	
	ф —	50.00
17. Other Personal Care & Grooming	_ \$	50.00
	_ \$	
	_ \$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	569.00
······································	т —	
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of the None	his docur	ment:
20. STATEMENT OF MONTHLY NET INCOME a Average monthly income from Line 15 of Schedule I	¢	284.00

a. Average monthly income from Line 15 of Schedule I	\$_	284.00
b. Average monthly expenses from Line 18 above	\$_	569.00
c. Monthly net income (a. minus b.)	\$_	-285.00

Document

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(If known)

IN RE Adams, Lauren D

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Debtor(s)

Case No. __

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _______19 sheets, and that they are

Date: May 16, 2008	Signature: /s/ Lauren D Adams Lauren D Adams	Debtor
Date:	Signature:	
		(Joint Debtor, if any,
DECLARATION AND S	IGNATURE OF NON-ATTORNEY BANKRUPTCY PETI	TION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the and 342 (b); and, (3) if rules or guid	hat: (1) I am a bankruptcy petition preparer as defined in debtor with a copy of this document and the notices and infolelines have been promulgated pursuant to 11 U.S.C. § 110(given the debtor notice of the maximum amount before prepare) that section.	rmation required under 11 U.S.C. §§ 110(b), 110(h). h) setting a maximum fee for services chargeable by
Printed or Typed Name and Title, if any, or	of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer responsible person, or partner who	s not an individual, state the name, title (if any), address, igns the document.	and social security number of the officer, principal,
Address		
Signature of Bankruptcy Petition Preparet		Date
Names and Social Security numbers of is not an individual:	of all other individuals who prepared or assisted in preparing t	his document, unless the bankruptcy petition preparer
If more than one person prepared th	is document, attach additional signed sheets conforming to t	he appropriate Official Form for each person.
A bankruptcy petition preparer's fail imprisonment or both. 11 U.S.C. §	ure to comply with the provision of title 11 and the Federal 1 10; 18 U.S.C. § 156.	Rules of Bankruptcy Procedure may result in fines or
DECLARATION UN	DER PENALTY OF PERJURY ON BEHALF OF CO	PRPORATION OR PARTNERSHIP
I, the	(the president or other office	er or an authorized agent of the corporation or a
member or an authorized agent o (corporation or partnership) nam schedules, consisting ofknowledge, information, and beli	f the partnership) of theed as debtor in this case, declare under penalty of perj sheets (total shown on summary page plus 1), and ef.	ury that I have read the foregoing summary and that they are true and correct to the best of my
Deter	Signature:	
Date:	Signature.	

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No.
Adams, Lauren D		Chapter 7
•	Debtor(s)	1

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

6,515.00 Estimated 2005 income from employment

781.00 Estimated 2006 income from employment

1,100.00 Estimated 2007 income from employment year to date

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

1,700.00 Estimated 2006 income from public aid

284.00 Estimated 2007 income from public aid (monthly)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Desc Main

Gleason And Gleason LLC 77 W Washington, Ste 1218 Chicago, IL 60602

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

\checkmark

15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

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None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: May 16, 2008	Signature /s/ Lauren D Adams	
	of Debtor	Lauren D Adams
Date:	Signature	
	of Joint Debtor	
	(if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

0 continuation pages attached

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IN RE:			Case No.			
Adams, Lauren	D		Chapter 7			
	Debtor(s)					
	CHAPTER 7 INDIVI	DUAL DEBTOR'S STATEMEN	NT OF INTEN	TION		
I have filed a se	chedule of executory contracts and ur	n includes debts secured by property of the nexpired leases which includes personal p erty of the estate which secures those debt	roperty subject to a		ed lease.	
Description of Secured Pro	operty Credi	itor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None						
Description of Leased Prop	perty	Lessor's Name				Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
Description of Leased Prop	репу	Lessor's Name				362(f)(1)(A)
05/16/2008	/s/ Lauren D Adams	D.1.		т.	, D. L., C.	C 1: 11.)
Date	Lauren D Adams	Debtor		Joi	nt Debtor (1	f applicable)
I declare under percompensation and and 342 (b); and, bankruptcy petitio	enalty of perjury that: (1) I am a ball have provided the debtor with a copy (3) if rules or guidelines have been p	on-ATTORNEY BANKRUPTCY PET inkruptcy petition preparer as defined in y of this document and the notices and info promulgated pursuant to 11 U.S.C. § 110 otice of the maximum amount before prepared	11 U.S.C. § 110; ormation required u (h) setting a maxin	(2) I prepunder 11 Unum fee fo	pared this d .S.C. §§ 110 r services ch	ocument for O(b), 110(h), nargeable by
Printed or Typed Na	ame and Title, if any, of Bankruptcy Petition	n Preparer	Social Security	No. (Requi	red by 11 U.S	S.C. § 110.)
	petition preparer is not an individue n, or partner who signs the document	al, state the name, title (if any), address, t.	and social securit	y number	of the office	r, principal,
Address						
Signature of Bankruj	ptcy Petition Preparer		Date			

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Adams, Lauren D

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

Number of Creditors _____31

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: May 16, 2008

/s/Lauren D Adams
Debtor

Joint Debtor

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Adams, Lauren D 7004 S Maplewood Ave Chicago, IL 60629-1937

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Chesterfield, MO 63006-4635

Midwest Neoped Associates Ltd PO Box 2686 Carol Stream, IL 60132-0001

Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602

Emergency Room Care Provider SC Dept 4034 PO Box 3065 Hinsdale, IL 60522-3065

Miracle Financial Inc PO Box 505 Linden, MI 48451-0505

Aarow Financial Services 5996 W Touhy Ave Niles, IL 60714-4610

Genesis Clinical Laboratory 7222 W Cermak Rd Ste 301 North Riverside, IL 60546-1423

Professni Acct Mamt In 2040 W Wisconsin Ave Milwaukee. WI 53233-2098

Acct Rec Svc 3031 N 114th St Milwaukee, WI 53222-4208 **Great American Finance** 205 W Wacker Dr Chicago, IL 60606-1216

Saint Anthony Hospital 2875 W 19th St Chicago, IL 60623-3501

Alliance One 1160 Centre Pt Sr, Ste 1 Saint Paul, MN 55170-0001 **Holy Cross Hospital** 2701 W 68th St Chicago, IL 60629-1813 Sam's Club/ GE Capital PO Box 981400 El Paso, TX 79998-1400

Carson Pirie And Scott Retail Services PO Box 15521 Wilmington, DE 19850-5521

Hsbc Nv Attn: Banktruptcy PO Box 5213 Carol Stream, IL 60197-5213 Sears/cbsd PO Box 20363 Kansas City, MO 64195-0363

Central Credit Services Collection Agency PO Box 15118 Jacksonville, FL 32239-5118 **Illinois Collection Se** 8231 185th St Ste 100 Tinley Park, IL 60487-9356 **Sherman Acquisitions** PO Box 10587 Greenville, SC 29603-0587

Central Dupage Hospital 25 N Winfield Rd Winfield, IL 60190

Jc Penney/ Ge Money Attn: Bankruptcy 4125 Windward Plz Bldg 300 Alpharetta, GA 30005-8738

Sherman Acquisitions For Sam's Club PO Box 10587 Greenville, SC 29603-0587

Chex Systems 7805 Hudson Rd Ste 100 Saint Paul, MN 55125-1595 LVNV Funding PO Box 10584 Greenville, SC 29603-0584 Tcf Bank 800 Burr Ridge Pkwy Burr Ridge, IL 60527-6486

Collect Sys 8 S Michigan Ave Ste 618 Chicago, IL 60603-3469

Medical Collections Sy Suite 501 Chicago, IL 60607

Telecheck 5251 Westheimer Rd Houston, TX 77056-5412 Case 08-12645 Doc 1 Filed 05/16/08 Entered 05/16/08 18:28:40 Desc Main Document Page 34 of 35

Trinity Hospital 2320 E 93rd St Chicago, IL 60617-3983

US Cellular Write Off Team 5117 W Terrace Dr Madison, WI 53718-8344

Verizon Wireless 2000 Corporate Dr 3rd Fl Orangeburg, NY 10962-2634

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United States Bankruptcy Court	
Northern District of Illinois	

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l.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 20 one year before the filing of the petition in bankruptcy, of or in connection with the bankruptcy case is as follow	or agre																																																																																				
	For legal services, I have agreed to accept																																																																					\$.	_	_	_	_	_	_	_	_	_	6	67	76	<u>3.</u>	0	0
	Prior to the filing of this statement I have received																																																																					\$	Ì.	_	_	_	_	_	_	_	_	_	6	67	76	<u>3.</u>	0	0
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2.	The source of the compensation paid to me was:	Debtor	r	. [L	Ľ	I	I	L],	C	C	tł	he	eı	r ((s	p	e	ci	f	y):																																																				
3.	The source of compensation to be paid to me is: \Box D	Debtor	r	. [L	Ľ	I	I	L],	C	C	tł	he	eı	r ((s	p	e	ci	f	y):																																																				
4.	I have not agreed to share the above-disclosed comp	pensati	atic	ation	on	OI	O	0	o	0	Ol)1	or	n	n	n	n	1	۱ '	V	W	vi	it	th	1 ;	a	n	y	OI	tŀ	ıe	r])6	r	S)1	1	u	n	le	25	35	3	tŀ	16	y	7 8	ar	e	n	ıe	n	nb	er	s	an	l a	ıss	Ю	ci	ate	ès:	of	m	y l	av	V	fi	rı	m	۱.														
	I have agreed to share the above-disclosed compens together with a list of the names of the people sharing																																										aı	re	•	n	O	t 1	m	ıe	m	b	eı	rs	Ol	r a	ss	эс	iat	es	3 (of	m	y 1	aw	/ f	irı	n		A	. (co	oŗ	у	O	f t	th	e	a	ıg	gre	ee	en	ne	en	ıt,
5.	In return for the above-disclosed fee, I have agreed to ren	nder le	leg	legal	gal	ga	ga	g	g	3	32	ţa	a	a	a	al	ıl	ıl	l	. 5	S	e	er	rv	vi	C	e	fo	or	. 2	ıl	1	г	S	9	е	t	s	o	f	t	h	e	l	2	aı	ık	cr	u	pt	c	y	ca	as	e,	in	cl	ıd	in	g:																										
	 a. Analysis of the debtor's financial situation, and rend b. Preparation and filing of any petition, schedules, state. c. Representation of the debtor at the meeting of credit d. Representation of the debtor in adversary proceeding. e. [Other provisions as needed] 	atemer	ent and	ent o and	t o	it (t d	t	t	t d	d	d	d	l	o l	o l (0	oi c	of c	f	0	a	ıf ni	ffa fi	ai ir	ir n	s 1a	a ıti	no	d n	p l	1	a	ı	v	v]	ni Ç,	c	n	d	n	a	y	y	о а	e	re	ec oı	Įυ	iii	e	d;					•					a l	oai	ık	ruţ	ote	y;																			
б.	By agreement with the debtor(s), the above disclosed fee Litigation/Adversary Proceedings Motions to Redeem \$400.00 Credit Education Fees																									•	CE	∃F	₹7	<u> </u>					Ā	T	I	0	<u> </u>								n	P	fe	าการ	·r	ei	nri		e i	nte	ati	on.	O		he.			nto	ur(s			th	nis		h:		nl			nte										
	certify that the foregoing is a complete statement of any agreeceding.	igreeme	mei	nent	nt	en	n	en	n	n	n	n	nt	ıt	ıt	ıt	t	t		C	OI	r	. 2	ar	rr	a	n	g	er	n	e	n	t	f)1		0	ľ	T	n	e	n	t	t	О	ľ	n	e	fo	or	r	ej	or	es	sei	nta	ti	on	of	ˈtl	he	: d	eb	to	r(s) i	n 1	th	iis	3 1	ba	aı	nk	ατι	ıр	tc	y									
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Name of Law Firm